



**MISSISSIPPI
INSURANCE
DEPARTMENT
Mike Chaney,
Commissioner of
Insurance**

2012 Medicare Supplement Shopper's Guide

Mississippi Insurance Department
1001 Woolfolk State Office Building
501 N. West Street
Jackson, MS 39201
800-562-2957
www.mid.state.ms.us



June 2012

From the Commissioner

To Mississippi Consumers,

Since 2002, the Mississippi Insurance Department (MID) has offered its Mississippi Medicare Supplement Shopper's Guide as a means of reaching out to you on Medicare.

We hope that this guide will be of assistance to you as you plan for your needs. MID is here to provide information and assistance on all areas of insurance. This is one of many consumer related publications we have available. You may find other information useful to you by contacting us or by visiting our web site at www.mid.state.ms.us.

Our Consumer Services Division is available to provide any additional help you may need. Please contact them at 601-359-3569 in the Jackson area or statewide toll-free at 1-800-562-2957.

We look forward to assisting you in becoming an informed insurance consumer.

Sincerely,

Mike Chaney
Commissioner of Insurance

APPLYING FOR MEDICARE: SNOOZERS ARE LOSERS!

Three months before you reach age 65, you become eligible to apply for Medicare, whether or not you are still covered under an employer or union-sponsored health plan. If you aren't already receiving Social Security or Railroad retirement, you have to **apply** for Medicare. To apply for Medicare, call your local Social Security Office.

Your Medicare enrollment period **starts** three months before the month of your 65th birthday. If you continue working after your 65th birthday, the three months begin as soon as you retire. If you apply in these first three months, your Medicare coverage will start on the first day of the month you turn 65. Your enrollment period **ends** three months after the month of your 65th birthday. If you apply during your birthday month or the next three months, coverage will be delayed for 1-3 months.

If you miss your enrollment period, you will have to wait until the following January. You will not be covered until July, and you may have to pay more for coverage.

STILL WORKING? COVERED BY YOUR EMPLOYER?

Talk to your employer's health benefits office. You have a choice of joining Medicare now or waiting until you retire. Companies with over 20 workers must continue to offer you the same health benefits they offer younger workers.

RETIRED? COVERED BY YOUR RETIREMENT PLAN?

Review the retirement plan very carefully! Many plans **require** you to enroll in Medicare as soon as you are eligible. If you are a retired teacher or government employee, the retiree health plan will pay very little if you do not have Medicare. Many employers and unions have similar retirement plans.

WHAT MEDICARE COVERS

Medicare Part A, which is fully-funded by the federal government, covers **part** of your hospital expenses (except for large deductibles) for defined periods. Part A also covers care in a skilled-nursing facility for 20 days and **partial** costs up to 100 days, home health care, hospice expenses, and some blood transfusions.

Medicare Part B, covers **80%** of approved medical expenses (doctor bills, therapists, some tests). **You** (or your insurance company) pay any part of your bill that Medicare does not pay. Although the coverage provided by Medicare is basically sound, for many seniors, there will be wide, expensive **gaps** between this coverage and total costs, gaps that can cost thousands of dollars in medical bills.

MEDICARE GAPS: WHAT YOU PAY

Deductible: Amount you pay for Medicare approved expenses before Medicare starts to pay.

Coinsurance (co-payment): Part of each bill you must pay after you've paid the deductible.

Not Covered: Services Medicare does not pay for, but you do.

MEDICARE-APPROVED EXPENSES

Medicare has an “approved amount” for every Medicare-eligible service. Medicare often approves less than doctors can actually charge. Under Part B, Medicare usually pays 80% of the approved charge, leaving 20% for **you** to pay. The Mississippi Insurance Department publishes this guide to help you spot the gaps and find the solutions you can best afford. This Guide should help you better understand your choices and make the decisions that best fit your needs. And if you're still confused or need help with other health insurance problems, help is just a phone call away to the State Health Insurance Assistance Program (SHIP), Mississippi's free health insurance counseling service. A directory of local and toll-free SHIP phone numbers, as well as other sources of assistance, is available later in this publication.

FILLING THE MEDICARE GAPS

To fill the gaps in Medicare coverage, you can choose from one of several options:

- Purchase a Medicare Supplement insurance policy, also known as **Medigap** insurance.
- Purchase a Medicare Part C plan*. (Refer to Medicare and You 2012 for more details on these plans.)
- Continue group coverage through your current or former employer or through your spouse's family plan.

DON'T THROW MONEY AWAY BY PAYING FOR MORE THAN ONE PLAN

In November, 1990, Congress passed legislation, which required all states to adopt regulations standardizing Medicare Supplement insurance policies. As a result, effective May 1, 1992, Mississippi regulation now requires that all Medicare Supplement insurance be sold only in ten standard benefit packages. The basic plan, Plan A consists of a core benefit package and must be made available by all Medicare Supplement insurers. The other nine plans, Plans B through J, consisting of the core benefits, pay a variety of additional benefits and may or may not be offered by every company. A summary of the benefits of each of the ten standard plans is on page 7. For additional information, you should consult the "Guide to Health Insurance for People with Medicare" which is available from your insurance company or from the Federal Government.

In July 1995, Congress allowed "Medicare SELECT" products to be marketed in Mississippi. Medicare SELECT policy is the same as a standard Medicare Supplement insurance policy in nearly all respects because you are really buying one of the ten standard Medicare supplement plans A through J.

The only difference is that under Medicare SELECT, each insurer has preferred providers that you must use, except in an emergency, in order to be eligible for full benefits. Benefits are not usually payable if you do not use preferred providers for non-emergency situations. Medicare, however, will pay its share of approved charges regardless of the provider you choose. You will generally see lower premiums under these policies due to the preferred provider arrangements. You may opt at any time to return to a standard Medicare Supplement insurance policy provided that one is available through your insurance company. Otherwise, you can apply with another insurance company and you will be given credit for time served under the prior policy, i.e., the time will count toward the pre-existing condition limitation under your new policy.

In 2005, two new Medicare Supplement plans, K and L, were introduced. They have additional benefits which differ from those found in Medigap Plans A through J. You will pay part of the cost-sharing of some covered services until you meet the annual out-of-pocket limit of \$4,660 for Plan K, or \$2,330 for Plan L. Please note, however, that the Part B deductible does not apply to the out-of-pocket limit.

Remember that Medigap policies sold after January 1, 2006 do not contain prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D) offered by private companies approved by Medicare.

MEDIGAP RIGHTS AND PROTECTIONS

(Guaranteed Issue Rights)

In some situations, you have the right to buy a Medigap policy outside of your Medigap open enrollment period. These rights are called “Medigap protections.” They are also called guaranteed issue rights because the law says that insurance companies must sell you a Medigap policy. In these situations, an insurance company:

- **Cannot deny you Medigap coverage or place conditions on a policy (like making you wait for coverage to start),**
- **Must cover you for all pre-existing conditions, and**
- **Cannot charge you more for a policy because of past or present health problems.**

In many cases, these rights apply when your health care coverage changes. Medicare (www.medicare.gov or 1-800-633-4227) can give you more information on these guaranteed rights. Remember, it is best not to wait until your current health coverage has almost ended before you apply for a Medigap policy. You can apply for a Medigap policy early (for example, while you are still in your health care plan) and choose to start your Medigap coverage the day after your health care plan coverage ends. This will prevent gaps in your health coverage.

In many of these instances, you have the right to buy Medigap plan A,B,C,F,K,L from any insurance company that sells Medigap policies in Mississippi (if you are under age 65, you can purchase a policy from any company that sells Medigap policies in Mississippi). You can buy the policy at the best premium price available, with no review of your medical records even if you have health problems.

ISSUE AGE OR ATTAINED AGE PREMIUM

There are two types of premium schedules which insurers generally use. Under an issue age schedule, the insurer charges a premium based on your age when your policy was first issued. Although your premium will likely increase due to inflation and changes in benefits provided by Medicare (and therefore changes in benefits of the Medicare supplement), the insurer cannot increase your premium simply because you have gotten older.

Under an attained age schedule, the insurer charges a premium based on your age on each premium due date. With this type of schedule, your premium is not only likely to increase due to inflation and changes in benefits provided by Medicare, but also because you have gotten older.

HOW TO USE THIS PREMIUM COMPARISON

The attached charts compare annual premium rates for plans, which have been approved for sale in Mississippi. When reviewing these rates, you should keep in mind the following points.

- The premiums shown are those which have been approved by and are on file with the Mississippi Insurance Department as of the date indicated at the top of the chart. These premiums are subject to change and may increase whenever Medicare benefits change or as a result of increasing health care costs.
- Premiums for all ages may not be shown, particularly for plans with attained age rates. For information on ages not shown, you should contact a representative of the company.
- Although annual premiums are shown, most insurers also offer more frequent methods of payment such as monthly or quarterly. For information regarding other methods of payment, you should contact a representative of the company.
- The period during which pre-existing conditions will not be covered will vary by company. However, pre-existing conditions may not be excluded for more than six months. It is possible to shorten or eliminate the six month period by using creditable coverage from a prior health plan. For more information regarding any of the plans offered by a particular insurer, you should contact a representative of the company. If you have general questions regarding Medicare Supplement insurance or regarding this premium comparison you may contact us at:

CONSUMER SERVICES

**Mississippi Insurance Department
P.O. Box 79
Jackson, MS 39205**

**Telephone:
601-359-3569 or:
(800) 562-2957 (in state only)**

In addition, counseling services are available to provide advice concerning your purchase of Medicare Supplement insurance and concerning Medicaid. This service is provided without charge. For information regarding counseling services, you may contact:

**Division of Aging and Adult Services
Mississippi Department of Human Services
750 N. State Street
Jackson, MS 39202**

**Telephone
(601) 359-4929 or
(800) 948-3090**

More information about selecting a Medicare Supplement (Medigap) policy is available in the **GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE, “Choosing a Medigap Policy.”**

To obtain your free copy, please call **1-800-633-4227**. For hearing and speech impaired call **TTY/TDD at 1-877-486-2048**. Ask for publication CMS 02110. Please allow 3 weeks for delivery. You may also access information about Medicare on the federal website, www.Medicare.gov.

DISCLAIMER

This guide has been prepared from premium rate information supplied by the top ten Medicare Supplement Market Share insurers to the Mississippi Insurance Department. If premium rate information for your company is not listed, you should contact your insurer at their telephone number.

STANDARD MEDICARE SUPPLEMENT BENEFIT PLANS- Includes 2011 deductibles

CORE BENEFITS	A	B	C	D	F**	G	K	L	M	N
Part A Hospital (Days 61-90)	X	X	X	X	X	X	X	X	X	X
Lifetime Reserve (Days 91-150)	X	X	X	X	X	X	X	X	X	X
365 Life Hospital Days 100%	X	X	X	X	X	X	X	X	X	X
Parts A and B Blood	X	X	X	X	X	X	50% *	75%*	X	X
Part B Coinsurance 20%	X	X	X	X	X	X	50% *	75%*	X	100% ***
ADDITIONAL BENEFITS	A	B	C	D	F	G	K	L	M	N
Skilled Nursing Facility (Days 21-100) (\$141.50 per day)			X	X	X	X	50% *	75%*	X	X
Part A Deductible 2012 (\$2070.00)		X	X	X	X	X	50% *	75%*	50%	X
Part B Deductible 2012 (\$140.00)			X		X					
Part B Excess Charges					X	X				
Foreign Travel Emergency			X	X	X	X			X	X
At-Home Recovery				X		X			X	
Preventative Medical Care							100% after Part B Deductible	100% after Part B Deductible		
Hospice Care							50% *	75%*		
Cost Sharing Limit*							\$4,660.00	\$2,330.00		

*After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$140 in 2012), the Medigap plan pays 100% of covered services for the rest of the calendar year.

** Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2070 in 2012 before your Medigap plan pays anything.

***100% Part B Coinsurance (except up to \$20 office visit copayment; up to \$50 ER).

The out-of-pocket amounts for the items shown with asterisks will go toward the cost-sharing limit. PLEASE NOTE: The Part B deductible does not apply to the out-of-pocket limit.

CORE BENEFITS

These benefits pay the patient's share of Medicare's approved amount for physician services (generally 20%) after a \$140 annual deductible, the patient's cost of a long hospital stay (283/day for days 61-90, \$566/day for days 91-150, approved costs not paid by Medicare after day 150 to a total of 365 days lifetime), and charges for the first 3 pints of blood not covered by Medicare.

Their benefits are:

A "basic" benefit with \$250 annual deductible, 50% coinsurance and a \$1,250 maximum annual benefits (Plans H and I are no longer available), and

An "extended" benefit (Plan J) containing a \$250 annual deductible, 50% coinsurance and a \$3,000 maximum annual benefit.

HIGH DEDUCTIBLE OPTION

Insurance companies may offer a high deductible on Plan F. (Plan J is no longer available.) If you choose this option, you must pay a \$1,790 deductible per year before the plan pays anything.

The monthly premium for Medigap Plan F with high deductible option will generally be less than the monthly premium for Plan F without a high deductible.

APPLYING FOR MEDIGAP INSURANCE

Applying for Medigap insurance is similar to applying for traditional health insurance. In most cases, you must meet a company's underwriting requirements, some of which may be stricter than others. Many insurance companies will reject your application if you have a serious health problem. But if you are a Medicare recipient 65 or older, you have an open enrollment period, when a company cannot reject you because of poor health. Every company must accept you for **any** policy it sells, at its lowest prices for customers in your age group. Your open enrollment period starts the first month you are at least 65 **and** enrolled in Medicare Part B and ends 6 months later.

OPEN ENROLLMENT UNDER 65

Persons under age 65 who qualify for Medicare due to disability also have an open enrollment period of six months, starting the month they qualify for Medicare. In the event of retroactive Part B eligibility determination by Medicare, the 6-month open enrollment period begins on the date of the Medicare determination. If you are under age 65 and bought a Medigap policy during your disability open enrollment, remember that you will have a new six month open enrollment period when you turn age 65. This is important because disability Medigap policies are usually priced higher (as much as 50%) than age 65 Medigaps.

MEDIGAP RATE COMPARISON INFORMATION

At the end of this guide is a limited comparison of insurance companies licensed to sell the ten standardized Medigap policies. Included in this comparison are the ten companies writing Medigap policies with the largest accident and health market share as of December 31, 2009, with rates in force as of January 15, 2009. We have also included an alphabetical list of all the companies that offered Medicare Supplement policies as of February 2011.

(Companies listed in the 2010 top ten market share may not appear in the rate comparison because they no longer offer Medicare Supplement policies.) This information will be updated as soon as newer information becomes available, and should be helpful in making an educated decision when purchasing a Medigap policy that has been approved by the Mississippi Insurance Department. **Approval of a company's policy by the Mississippi Insurance Department does not constitute an endorsement by this Department.**

A company may withdraw or stop selling a policy at their option. This action does not affect policies previously issued and benefits will remain as listed in the policy. You must sign a written agreement to cancel/terminate your current coverage because an agent is prohibited from selling a replacement policy without your signature. Unless you will receive much greater benefits at a significant reduction in premium, please consider the advantages and disadvantages of buying new coverage. **Do not cancel your existing policy until you review your new policy.** Check with the company whose Medigap you are dropping to see if you are entitled to any premium refund if you have paid an annual premium or you pay premiums more frequently than monthly. Some insurance companies may continue your coverage until the end of the term you paid for, but will not refund premium.

WHAT IS OPEN ENROLLMENT?

Beginning the first day of the month in which you and/or your spouse are both age 65 or older and enrolled in Medicare Part B, you will have a six month open enrollment period for purchasing Medicare Supplement insurance. During this time, you may not be turned down for Medicare Supplement insurance based on your health. The insurer may, however, exclude pre-existing health conditions for up to six months. It is possible to shorten or eliminate this period by using creditable coverage from a prior health plan. Since you have only a limited open enrollment period, it is important to take advantage of it. An insurer shall not deny or condition the issuance or effectiveness of any Medicare Supplement policy or certificate available for sale in this state, nor discriminate in the pricing of a policy or certificate because of the health status, claims experience, receipt of health care, or medical condition of an applicant in the case of an application for a policy or certificate that is submitted prior to or during the six month period beginning with the later of 1) the first day of the month in which an individual is enrolled for benefits under Medicare part B or 2) in the event of retroactive approval by Medicare, the date of approval.

Remember that you have a 30 day free look period which starts when your Medigap policy is first delivered to you. You can change your mind during this time, and return your policy to the company for a refund.

IF YOU HAVE A MEDIGAP AND THEN GO ON MEDICAID

If you have a Medigap policy and go on Medicaid, you have the right to suspend the Medigap policy rather than dropping it while you are on Medicaid. If you do suspend your policy, you do not pay premiums and it will not pay benefits. You can only suspend a Medigap policy for up to two years. At the end of the suspension, you can start it up again without new medical underwriting or pre-existing condition waiting periods. Call your insurance company to find out how to suspend a policy.

WHEN YOU DON'T NEED TO BUY A MEDIGAP POLICY

If you are presently enrolled in a Medicare Advantage Plan or are covered by certain categories of Mississippi Medicaid, you do not need to buy a Medigap plan. If you are not certain of which Medicaid category you are in, call the State Medicaid Eligibility office at 601-359-6050 and ask them to guide you. Remember, if you already had a Medigap plan when you became eligible for Medicaid, you can ask your insurance company to suspend your Medigap plan for up to two years. In the event that you lose Medicaid eligibility during that two years, you can activate your policy again by paying the premium.

WHERE TO GO FOR HELP

State Health Insurance Assistance Program (SHIP) is a counseling program designed to answer seniors' questions about health insurance. Volunteers are trained to answer questions, compare policies, organize paperwork and help with claims and filing appeals on Medicare, Medicaid, supplemental insurance, and other coverage. There is no charge for the counseling services of SHIP volunteers. SHIP volunteers can help you:

- understand your Medicare benefits
- organize doctor and hospital bills
- file Medicare appeals
- review Medicare Supplemental Insurance (Medigap)
- evaluate Health Maintenance Organization options
- understand Medicaid eligibility
- explore long-term care options

To contact a SHIP volunteer in your community, you may call the Area Agency on Aging in your area.

<u>Central</u>	<u>East Central</u>	<u>Golden Triangle</u>	<u>North Central</u>	<u>North Delta</u>
Copiah, Hinds, Madison, Rankin, Simpson, Warren, Yazoo	Clarke, Jasper, Kemper, Lauderdale, Leake, Neshoba, Newton, Scott, Smith	Choctaw, Clay, Lowndes, Noxubee, Oktibbeha, Webster, Winston	Attala, Carroll, Grenada, Holmes, Leflore, Montgomery, Yalobusha,	Coahoma, DeSoto, Panola, Quitman, Tallahatchie, Tate, Tunica
(601) 981-1511 (800) 315-3103	(601) 683-2401 (800) 264-2007	(662) 324-7860 (888) 324-9000	(662) 283-2675 (888) 427-0714	(662) 561-4100 (800) 844-2433
<u>Northeast</u>	<u>South Delta</u>	<u>Southern</u>	<u>Southwest</u>	<u>Three Rivers</u>
Alcorn, Benton, Marshall, Prentiss, Tippah, Tishomingo	Bolivar, Humphreys, Issaquena, Sharkey, Sunflower, Washington	Covington, Forrest, George, Greene, Hancock, Harrison, Jackson, Jefferson Davis, Jones, Lamar, Marion, Pearl River, Perry, Stone, Wayne	Adams, Amite, Claiborne, Franklin, Jefferson, Lawrence, Lincoln, Pike, Walthall, Wilkinson	Calhoun, Chickasaw, Itawamba, Lafayette, Lee, Monroe, Pontotoc, Union
(662) 728-7038 (800) 745-6961	(662) 378-3831 (800) 898-3055	(228) 868-2326 (800) 444-8014	(601) 446-6044 (800) 338-2049	(662) 489-2415 (877) 489-6911

**You may also receive Medicare and health insurance
counseling from:**

**Mississippi Department of Human Services
Division of Aging and Adult Services
(601) 359-4956
(888) 240-7539
www.mdhs.state.ms.us/aas.html**

And

**Mississippi Insurance Department
(601) 359-3569
(800) 562-2957
www.mid.state.ms.us**

Premium Rates

**The Top Companies Selling Medicare Supplements in
Mississippi by Market Share as of December 31, 2010**

Special notes:

Companies are listed alphabetically

**Companies listed are in the Top
Market Shares as of December 31, 2010:**

****The following pages list rates from the Top Market Share companies. These listings are not to be considered an endorsement by the Mississippi Insurance Department.**

2012 BLUE CROSS BLUE SHIELD OF MISSISSIPPI

Premiums are individual male or female. Premiums vary by county; premiums provided reflect the majority for Mississippi.

Medigap Annual Premiums – Age 65 – Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-635-0879	Z	F	AA	\$1074.24	\$1335.00	\$1521.84	\$1423.20
		M	AA	\$1238.28	\$1538.76	\$1754.16	\$1640.40

Medigap Annual Premiums – Age 65 – Plans F-G

Phone	Zip	Sex	Age	Plan F	Plan G		
800-635-0879	Z	F	AA	\$1526.04	\$1427.52		
		M	AA	\$1758.96	\$1645.32		

Medigap Annual Premiums – Age 70 – Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-635-0879	Z	F	AA	\$1417.56	\$1761.60	\$2008.08	\$1877.88
		M	AA	\$1594.32	\$1981.20	\$2258.64	\$2112.12

Medigap Annual Premiums – Age 70 – Plans F-G

Phone	Zip	Sex	Age	Plan F	Plan G		
800-635-0879	Z	F	AA	\$2013.60	\$1883.64		
		M	AA	\$2264.76	\$2118.60		

Medigap Annual Premiums – Age 75– Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-635-0879	Z	F	AA	\$1673.28	\$2079.36	\$2370.48	\$2216.76
		M	AA	\$1876.56	\$2332.08	\$2658.48	\$2486.16

Medigap Annual Premiums – Age 75 – Plans F – G

Phone	Zip	Sex	Age	Plan F	Plan G		
800-635-0879	Z	F	AA	\$2376.84	\$2223.48		
		M	AA	\$2665.68	\$2493.60		

Medigap Annual Premiums – Age 80– Plans A - D

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-635-0879	Z	F	AA	\$1886.52	\$2344.44	\$2672.52	\$2499.24
		M	AA	\$2163.48	\$2688.60	\$3064.92	\$2866.20

Medigap Annual Premiums – Age 80 – Plans F-G

Phone	Zip	Sex	Age	Plan F	Plan G		
800-635-0879	Z	F	AA	\$2679.84	\$2506.80		
		M	AA	\$3073.32	\$2874.84		

Chart Key

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

Note: Premiums on all types will increase when the company raises its rates.

Note: Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

(*) High deductible Plan F

2012 FAMILY LIFE INSURANCE COMPANY

Premiums are individual male or female. Premiums vary by county; premiums provided reflect the majority for Mississippi.

Medigap Annual Premiums – Age 65 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
800-877-7703	All except 394,395	F	AA	\$1120.00	\$1362.00	\$1546.00	\$1428.00	\$1611.00
		M	AA	\$1287.00	\$1565.00	\$1779.00	\$1643.00	\$1854.00

Medigap Annual Premiums – Age 65 – Plans HF-N

Phone	Zip	Sex	Age	Plan G	Plan M	Plan N
800-877-7703	All except 394,395	F	AA	\$1434.00	\$1286.00	\$1129.00
		M	AA	\$1651.00	\$1478.00	\$1298.00

Medigap Annual Premiums – Age 70 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
800-877-7703	All except 394,395	F	AA	\$1330.00	\$1620.00	\$1844.00	\$1699.00	\$1894.00
		M	AA	\$1532.00	\$1863.00	\$2122.00	\$1953.00	\$2178.00

Medigap Annual Premiums – Age 70 – Plans HF-N

Phone	Zip	Sex	Age	Plan G	Plan M	Plan N
800-877-7703	All except 394,395	F	AA	\$1708.00	\$1529.00	\$1326.00
		M	AA	\$1964.00	\$1758.00	\$1524.00

Medigap Annual Premiums – Age 75– Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
800-877-7703	All except 394,395	F	AA	\$1581.00	\$1923.00	\$2221.00	\$2017.00	\$2266.00
		M	AA	\$1818.00	\$2212.00	\$2554.00	\$2318.00	\$2607.00

Medigap Annual Premiums – Age 75 – Plans HF – N

Phone	Zip	Sex	Age	Plan G	Plan M	Plan N
800-877-7703	All except 394,395	F	AA	\$2028.00	\$1814.00	\$1588.00
		M	AA	\$2331.00	\$2086.00	\$1825.00

Medigap Annual Premiums – Age 80– Plans A-E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
800-877-7703	All except 394,395	F	AA	\$1797.00	\$2185.00	\$2525.00	\$2292.00	\$2560.00
		M	AA	\$2066.00	\$2514.00	\$2904.00	\$2636.00	\$2943.00

Medigap Annual Premiums – Age 80 – Plans HF-N

Phone	Zip	Sex	Age	Plan G	Plan M	Plan N
800-877-7703	All except 394,395	F	AA	\$2302.00	\$2063.00	\$1792.00
		M	AA	\$2651.00	\$2372.00	\$2059.00

Chart Key

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

Note: Premiums on all types will increase when the company raises its rates.

*Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

HF-High Deductible Plan F.

Note: Rates vary according to Medicare enrollment date, discount eligibility and responses to medical questions.

2012 ORDER OF UNITED COMMERCIAL TRAVELERS

Premiums are individual male or female. Premiums vary by county; premiums provided reflect the majority for Mississippi.

Medigap Annual Premiums – Age 65 – Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-848-0123	Z1	W	AA	\$1591.85	\$2062.01	\$2261.00	\$2007.39
	Z2	W	AA	\$1273.48	\$1649.61	\$1808.80	\$1605.91

Medigap Annual Premiums – Age 65 – Plans F-N

Phone	Zip	Sex	Age	Plan F	Plan G	Plan N
800-848-0123	Z1	W	AA	\$2329.27	\$1941.06	\$1630.49
	Z2	W	AA	\$1863.42	\$1552.85	\$1304.39

Medigap Annual Premiums – Age 70 – Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-848-0123	Z1	W	AA	\$1991.78	\$2577.02	\$2816.98	\$2508.76
	Z2	W	AA	\$1593.42	\$2061.62	\$2253.58	\$2007.01

Medigap Annual Premiums – Age 70 – Plans F-N

Phone	Zip	Sex	Age	Plan F	Plan G	Plan N
800-848-0123	Z1	W	AA	\$2838.44	\$2426.82	\$1986.90
	Z2	W	AA	\$2270.75	\$1941.46	\$1589.52

Medigap Annual Premiums – Age 75– Plans A - E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-848-0123	Z1	W	AA	\$2827.33	\$3012.07	\$3240.31	\$2932.08
	Z2	W	AA	\$1861.86	\$2409.66	\$2592.25	\$2345.66

Medigap Annual Premiums – Age 75 – Plans F – N

Phone	Zip	Sex	Age	Plan F	Plan G	Plan N
800-848-0123	Z1	W	AA	\$3263.73	\$2838.44	\$2284.60
	Z2	W	AA	\$2610.98	\$2270.75	\$1827.68

Medigap Annual Premiums – Age 80– Plans A-E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D
800-848-0123	Z1	W	AA	\$2563.36	\$3318.34	\$3503.67	\$3228.61
	Z2	W	AA	\$2050.69	\$2654.67	\$2802.94	\$2582.89

Medigap Annual Premiums – Age 80 – Plans F-N

Phone	Zip	Sex	Age	Plan F	Plan G	Plan N
800-848-0123	Z1	W	AA	\$3529.03	\$3125.22	\$2470.32
	Z2	W	AA	\$2823.22	\$2500.18	\$1976.26

Chart Key

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

Note: Premiums on all types will increase when the company raises its rates.

*Rates vary according to Medicare enrollment date and discount eligibility and responses to med. Please contact company for exact rates.

Premiums vary by zip: Z-1—All zips starting with 395

Z-2—All zips except those starting with 395

2012 PHYSICIANS MUTUAL

Premiums are individual female. All rates are non-tobacco.

Medigap Annual Premiums – Age 65 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan F	*Plan F-High Deductible
800-228-9100	Z		AA	\$853.00	\$1437.00	\$ 988.00
	Z		AI	\$981.00	\$1686.00	\$1176.00

Medigap Annual Premiums – Age 65 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan N
800-228-9100	Z		AA	\$428.00	\$1167.00	\$ 956.00
	Z		AI	\$561.00	\$1371.00	\$1240.00

Medigap Annual Premiums – Age 70 – Plans A-F

Phone	Zip	Sex	Age	Plan A	Plan F	*Plan F-High Deductible
800-228-9100	Z		AA	\$1020.00	\$1693.00	\$1167.00
	Z		AI	\$1104.00	\$1969.00	\$1397.00

Medigap Annual Premiums – Age 70 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan N
800-228-9100	Z		AA	\$562.00	\$1376.00	\$1231.00
	Z		AI	\$708.00	\$1603.00	\$1502.00

Medigap Annual Premiums – Age 75– Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan F	*Plan F-High Deductible
800-228-9100	Z		AA	\$1145.00	\$2041.00	\$1411.00
	Z		AI	\$1206.00	\$2257.00	\$1576.00

Medigap Annual Premiums – Age 75 – Plans HF – N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan N
800-228-9100	Z		AA	\$730.00	\$1662.00	\$1563.00
	Z		AI	\$883.00	\$1839.00	\$1807.00

Medigap Annual Premiums – Age 80– Plans A-F

Phone	Zip	Sex	Age	Plan A	Plan F	*Plan F-High Deductible
800-228-9100	Z		AA	\$1256.00	\$2376.00	\$1645.00
	Z		AI	\$1307.00	\$2561.00	\$1775.00

Medigap Annual Premiums – Age 80 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan N
800-228-9100	Z		AA	\$ 929.00	\$1937.00	\$1905.00
	Z		AI	\$1080.00	\$2089.00	\$2102.00

CHART KEY

Zip – Z: Prices for policies marked with Z differ by zip code.

Sex – W: Price shown if for women. Men may pay more.

Age – AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same premium for all ages

Note: Premiums on all types will increase when the company raises its rates.

Rates vary according to Medicare enrollment date, discount eligibility and responses to medical questions.

Please contact company for exact rates.

(*)Physicians Mutual Insurance Company offers a High Deductible Premium Discount Rider on Plan F that applies the high deductible for only 3-4 years, with a premium discount off Plan F that applies for the life of the policy.

2012 STERLING INVESTORS LIFE INSURANCE COMPANY

Premiums are individual male or female. Premiums provided reflect the majority for Mississippi and are non-tobacco user rates.

Medigap Annual Premiums – Age 65 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
877-896-6434		M	AA	\$1190.00	\$1388.00	\$1663.00	\$1456.00	\$1729.00
		F	AA	\$1034.00	\$1208.00	\$1446.00	\$1266.00	\$1502.00

Medigap Annual Premiums – Age 65 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
877-896-6434		M	AA	\$ 680.00	\$1463.00	\$1310.00	\$1210.00
		F	AA	\$ 592.00	\$1273.00	\$1138.00	\$1052.00

Medigap Annual Premiums – Age 70 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
877-896-6434		M	AA	\$1414.00	\$1651.00	\$1979.00	\$1731.00	\$2030.00
		F	AA	\$1230.00	\$1435.00	\$1720.00	\$1506.00	\$1767.00

Medigap Annual Premiums – Age 70 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
877-896-6434		M	AA	\$ 799.00	\$1741.00	\$1557.00	\$1421.00
		F	AA	\$ 695.00	\$1513.00	\$1356.00	\$1236.00

Medigap Annual Premiums – Age 75– Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
877-896-6434		M	AA	\$1679.00	\$1960.00	\$2380.00	\$2056.00	\$2430.00
		F	AA	\$1460.00	\$1705.00	\$2069.00	\$1787.00	\$2113.00

Medigap Annual Premiums – Age 75 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
877-896-6434		M	AA	\$ 956.00	\$2067.00	\$1851.00	\$1701.00
		F	AA	\$ 832.00	\$1798.00	\$1608.00	\$1479.00

Medigap Annual Premiums – Age 80– Plans A-E

Phone	Zip	Sex	Age	Plan A	Plan B	Plan C	Plan D	Plan F
877-896-6434		M	AA	\$1909.00	\$2228.00	\$2704.00	\$2336.00	\$2745.00
		F	AA	\$1660.00	\$1937.00	\$2351.00	\$2031.00	\$2386.00

Medigap Annual Premiums – Age 80 – Plans F-J

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan M	Plan N
877-896-6434		M	AA	\$1080.00	\$2349.00	\$2103.00	\$1922.00
		F	AA	\$ 940.00	\$2043.00	\$1828.00	\$1671.00

Chart Key

Zip - Z: Prices for policies marked with Z differ by zip code

Age - AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older

Premiums on all types will increase when the company raises its rates.

Rates vary according to Medicare enrollment date and discount eligibility. Please contact company for exact rates.

HF=High deductible Plan F

2012 STATE FARM MUTUAL AUTOMOBILIE INSURANCE COMPANY

All rates are non-tobacco.

Medigap Annual Premiums – Age 65 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan C	Plan F
1-309-766-2311			AA	\$1142.00	\$1795.00	\$1813.00

Medigap Annual Premiums – Age 70 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan C	Plan F
1-309-766-2311			AA	\$1439.00	\$2262.00	\$2284.00

Medigap Annual Premiums – Age 75– Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan C	Plan F
1-309-766-2311			AA	\$1668.00	\$2621.00	\$2647.00

Medigap Annual Premiums – Age 80– Plans A-F

Phone	Zip	Sex	Age	Plan A	Plan C	Plan F
1-309-766-2311			AA	\$1873.00	\$2944.00	\$2973.00

Chart Key

Zip - Z: Prices for policies marked with Z differ by zip code

Sex-W: Price shown for women. Men may pay more

Age - AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age.

Premiums on all types will increase when the company raises its rates.

Rates vary according to Medicare enrollment date, discount eligibility and responses to medical questions.

Please contact company for exact rates.

2012 UNITED HEALTHCARE INSURANCE COMPANY (SECURE HORIZONS)

Premiums are individual male or female. Premiums vary by county; provided reflect the majority for Mississippi.

Medigap Annual Premiums – Age 65 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan F
1-800-768-1479	Z		AA	\$1212.22	\$1630.47

Medigap Annual Premiums – Age 65 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan K	Plan L	Plan N
1-800-768-1479	Z		AA	\$ 525.16	\$1469.35	\$ 772.47	\$1061.67	\$1092.76

Medigap Annual Premiums – Age 70 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan F
1-800-768-1479	Z		AA	\$1417.20	\$1963.42

Medigap Annual Premiums – Age 70 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan K	Plan L	Plan N
1-800-768-1479	Z		AA	\$ 668.40	\$1794.44	\$ 911.78	\$1280.84	\$1375.64

Medigap Annual Premiums – Age 75– Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan F
1-800-768-1479	Z		AA	\$1584.00	\$2363.35

Medigap Annual Premiums – Age 75 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan K	Plan L	Plan N
1-800-768-1479	Z		AA	\$ 849.38	\$2179.86	\$1058.51	\$1548.00	\$1707.60

Medigap Annual Premiums – Age 80– Plans A-F

Phone	Zip	Sex	Age	Plan A	Plan F
1-800-768-1479	Z		AA	\$1603.75	\$2705.46

Medigap Annual Premiums – Age 80 – Plans HF-N

Phone	Zip	Sex	Age	Plan HF	Plan G	Plan K	Plan L	Plan N
1-800-768-1479	Z		AA	\$1024.91	\$2511.60	\$1106.40	\$1782.66	\$1997.13

Chart Key

Zip - Z: Prices for policies marked with Z differ by zip code.

Sex—W price show is for women. Men may pay more

Age - AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same Premium for all ages.

Premiums on all types will increase when the company raises its rates.

Rates vary according to Medicare enrollment date, discount eligibility, responses to medical questions. Please contact company for exact rates.

HF=High deductible Plan F

2012 UNITED OF OMAHA LIFE INSURANCE COMPANY

Premiums are individual male or female. Premiums vary by county; provided reflect the majority for Mississippi.

Medigap Annual Premiums – Age 65 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan F
800-354-3289	Z	W	AA	\$ 998.00	\$1446.00

Medigap Annual Premiums – Age 65 – Plans G-M

Phone	Zip	Sex	Age	Plan G	Plan M
800-354-3289	Z	W	AA	\$1186.00	\$1129.00

Medigap Annual Premiums – Age 70 – Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan F
800-354-3289	Z	W	AA	\$1161.00	\$1683.00

Medigap Annual Premiums – Age 70 – Plans G-M

Phone	Zip	Sex	Age	Plan G	Plan M
800-354-3289	Z	W	AA	\$1380.00	\$1314.00

Medigap Annual Premiums – Age 75– Plans A - F

Phone	Zip	Sex	Age	Plan A	Plan F
800-354-3289	Z	W	AA	\$1366.00	\$1979.00

Medigap Annual Premiums – Age 75 – Plans G-M

Phone	Zip	Sex	Age	Plan G	Plan M
800-354-3289	Z	W	AA	\$1623.00	\$1546.00

Medigap Annual Premiums – Age 80– Plans A-F

Phone	Zip	Sex	Age	Plan A	Plan F
800-354-3289	Z	W	AA	\$1499.00	\$2173.00

Medigap Annual Premiums – Age 80 – Plans G-M

Phone	Zip	Sex	Age	Plan G	Plan M
800-354-3289	Z	W	AA	\$1781.00	\$1697.00

Chart Key

Zip - Z: Prices for policies marked with Z differ by zip code.

Sex—W price show is for women. Men may pay more

Age - AI: age at Issue. The premium will always be based on the age you were when you bought the policy.

AA: Attained Age. Premiums will automatically increase as you get older.

S: Same Premium for all ages.

Premiums on all types will increase when the company raises its rates.

Rates vary according to Medicare enrollment date, discount eligibility, AND responses to medical questions. Please contact company for exact rates.

HF=High deductible Plan F

COMPANIES CURRENTLY SELLING MEDICARE SUPPLEMENT POLICIES IN MISSISSIPPI

*The companies listed below have been confirmed by the Mississippi Insurance Department to be currently selling Medicare Supplement policies in the state of Mississippi as of February 2011. (being included on this list does not constitute an endorsement by the Mississippi Insurance Department.)

American Continental Insurance Company
P.O. Box 2368
Brentwood, TN 37024
800-264-4000

American General Life & Accident Insurance
Company
451N American General Center
Nashville, TN 37250
800-871-0260

American Pioneer Life Insurance Company
P.O. Box 958465
Lake Mary, FL 32795-8465
407-995-8000

American Public Life Insurance Company
P.O. Box 25523
Oklahoma City, OK 73125-0523
405-523-2000

American Republic Corp Insurance Company
P.O. Box 21670
Eagan, MN 55121
800-786-7557

American Republic Insurance Company
P.O. Box 105185
Atlanta, GA 30348-5185
404-266-5600

Blue Cross & Blue Shield of Mississippi, A Mutual
Insurance Company
P.O. Box 1043
Jackson, MS 39215-1043
601-932-3704

Central Reserve Life Insurance Company
P.O. Box 26580
Austin, TX 78755-0580
866-459-4272

Combined Insurance Company of America
Policyholders Services
P.O. Box 6703
Scranton, PA 18505-0703
800-544-5531

Conseco Insurance Company
11825 North Pennsylvania Street
Carmel, IN 46032
800-888-4918

Conseco Life Insurance Company
11825 North Pennsylvania Street
Carmel, IN 46032
800-888-4918

Continental Life Insurance Company of
Brentwood, TN
P.O. Box 1188
Brentwood, TN 37024-1188
800-264-4000

Equitable Life & Casualty Insurance
Company
P.O. Box 2460
Salt Lake City, UT 84110
800-352-5150

Genworth Life Insurance Company
6604 W. Broad Street
Richmond, VA 23230
887-825-9337

COMPANIES CURRENTLY SELLING MEDICARE SUPPLEMENT POLICIES IN MISSISSIPPI

*The companies listed below have been confirmed by the Mississippi Insurance Department to be currently selling Medicare Supplement policies in the state of Mississippi as of February 2011. (being included on this list does not constitute an endorsement by the Mississippi Insurance Department.)

Globe Life & Accident Insurance Company
P.O. Box 8080
McKinney TX 75070-8080
800-801-6831

Medico Insurance Company
P.O. Box 1515 S 75th Street
Omaha, NE 68103

Hartford Life Insurance Company
P.O. Box 2999
Hartford, CT 06104-2999
800-246-4819

Midwestern United Life Insurance Company
5780 Powers Ferry Road, NW
Atlanta, GA 30327-4390
770-980-5100

Heartland National Life Insurance Company
P.O. Box 2878
Salt Lake City, UT 84110-2878
801-579-3488

Monumental Life Insurance Company
4333 Edgewood Road, NE
Cedar Rapids, IA 52499
800-752-9797

Humana Insurance Company
P.O. Box 1468
Lexington, KY 40512-4168
800-866-0581

National Benefit Life Insurance Company
One Court Square
Long Island City, NY 11120-0001
800-222-2062

Kanawha Insurance Company
P.O. Box 1468
Lexington, KY 40512-4168
800-866-0581

New Era Life Insurance Company
P.O. Box 4884
Houston, TX 77210-4884
800-552-7879

Liberty National Life Insurance Company
P.O. Box 8080
McKinney, TX 75070-8080
800-331-2512

New York Life Insurance Company
51 Madison Avenue-Room 252
New York, NY 10010
212-576-7000

Lincoln Heritage Life Insurance Company
4343 E. Camelback Road
Phoenix, AZ 85018
800-287-7319
888-586-8810-Claims only

Old American Insurance Company
P.O. Box 218573
Kansas City, MO 64121-8573
816-753-7000

Loyal American Life Insurance Company
P.O. Box 559004
Austin, TX 78755-9004
800-633-6752

Marquette National Life Insurance Company
P.O. Box 958465
Lake Mary, FL 32795-8465
407-995-8000

COMPANIES CURRENTLY SELLING MEDICARE SUPPLEMENT POLICIES IN MISSISSIPPI

*The companies listed below have been confirmed by the Mississippi Insurance Department to be currently selling Medicare Supplement policies in the state of Mississippi as of February 2011. (being included on this list does not constitute an endorsement by the Mississippi Insurance Department.)

Order of United Commercial Travelers of America, The
P.O. Box 159019
Columbus, OH 43215-8619
800-848-0123

Royal Neighbors of America
P.O. Box 10851
Clearwater, FL 33757-8851
877-815-8877

Oxford Life Insurance Company
P.O. Box 46518
Madison, Wisconsin 53744
877-469-3073

Shelter Life Insurance Company
1817 West Broadway
Columbia, MO 65218
800-SHELTER

PacifiCare Life & Health Insurance Company
Attn: Janet Hoffman, Regulatory Appeals Manager
5757 Plaza Drive-MS CA124-0157
Cypress, CA 90630
866-744-4543

Standard Life and Accident Insurance
Company
P.O. Box 696800
San Antonio, TX 78269
888-350-1488

Philadelphia American Life Insurance Company
P.O. Box 4884
Houston, TX 77210
800-552-7879

State Farm Mutual Automobile Insurance
Company
P.O. Box 3070
Newark, OH 43058
866-855-1212

Physicians Life Insurance Company
P.O. Box 2018
Omaha, NE 68103
800-228-9100

State Mutual Insurance Company
P.O. Box 10811
Clearwater, FL 33757-8811
877-872-5500

Physicians Mutual Insurance Company
P.O. Box 2018
Omaha, NE 68103
800-228-9100

Sterling Investors Life Insurance Company
P.O. Box 5348
Belington, WA 98227
888-858-8551

Principal Life Insurance Company
711 High Street
Des Moines, IA 50392-0350
515-248-8253

Thrivent Financial for Lutherans
4321 North Ballard Road
Appleton, Wisconsin 54919
800-847-4836

Reserve National Insurance Company
601 E. Britton Road
Oklahoma City, OK 73114
405-848-7931

Transamerica Life Insurance Company
4333 Edgewood Road, N.E.
Cedar Rapids, IA 52499
800-315-5717

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COMPANIES CURRENTLY SELLING MEDICARE SUPPLEMENT POLICIES IN MISSISSIPPI

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USAA Life Insurance Company
Health Claims
9800 Fredericksburg Road
San Antonio, TX 78288
877-429-9571

Washington National Insurance Company
P.O. Box 2034
Carmel, IN 46082
800-541-2254

Unified Life Insurance Company
P.O. Box 25326
Overland Park, KS 66225
800-237-4463

World Corp Insurance Company & World
Insurance Company
P.O. Box 21670
Eagan, Minnesota 55121
800-786-7557

Union Fidelity Life Insurance Company
5700 Broadmoor, Ste. 1000
Mission, KS 66202
913-982-3717

Union Labor Life Insurance Company, The
1625 Eye Street, NW
Washington, DC 20006

United American Insurance Company
P.O. Box 8080
McKinney, TX 75070
800-331-2512

United Teacher Associates Insurance Company
P.O. Box 26580
Austin, TX 78755-0580
866-459-4272

United Healthcare Insurance Company
P.O. Box 12466
Pensacola, FL 32591
888-202-4340

Mississippi Insurance Department
1001 Woolfolk State Office Building
501 N. West Street
Jackson, MS 39201
800-562-2957
www.mid.state.ms.us